

# HARD WORK PAYS

what you have to do  
in high school to  
get the life you want



We all dream of walking up to our future employer and saying, **“Show me the money.”** The trouble is, you’d better be ready for your employer to say, **“Show me your grades.”** Because these days, if you don’t have a good education, the only thing you’ll be shown is the door.

Don’t let your dreams stay **only** dreams. Take steps to make them a reality. You can start by reading this booklet.



# Hard Work Pays

## What You Have To Do in High School To Get the Life You Want

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# Introduction



What do movie directors, video game creators, fashion designers, FBI agents, marine biologists, Space Shuttle astronauts, brain surgeons,

best-selling authors, army generals, cancer researchers, and record producers all have in common? They all have pretty cool jobs. What else? Most finished high school, went to college, and wouldn't be where they are today without a good education.

You may think that school is boring – that it's something you

have to get through. But here's a reality check: You need to do well in high school to get the life you want. There are many benefits to doing well in high school, but one of the biggest is that students who do well in high school often get into good colleges. And college graduates not only get exciting jobs like the ones listed above, they also make lots of money!

How much money? Just look at the table on the next page. The average college graduate earns about \$48,000 a year com-

pared to the average high school dropout who makes about \$16,000. Put another way: The average college graduate makes three times more than the average high school dropout – or about \$32,000 more a year. That's the difference between driving a new convertible sports car to work and riding your bike.

And just look at the difference if you continue your schooling after four years of college, earn a professional degree (for example, become a doctor



## More Education = More Yearly Earnings

Age	High School Dropout	High School Graduate	4-Year College Graduate	Professional Degree
All Ages	\$16,355	\$22,895	\$47,678	\$95,148
25-34	\$17,287	\$21,637	\$37,256	\$58,079
35-44	\$19,142	\$26,235	\$51,977	\$103,418
45-54	\$23,116	\$27,354	\$56,497	\$99,956
55-64	\$22,196	\$26,202	\$58,414	\$145,699

Source: U.S. Census Bureau, 1997.

or lawyer), and stick with your profession over your lifetime. The average 55- to 64-year-old with a professional degree makes about \$146,000 a year, while the average high school dropout of the same age makes about \$22,000. That's a difference of \$124,000 a year – or more than \$1 million in ten years.

Okay. So you don't need any more convincing that a college education pays off. But you may still be wondering: "Can I afford college? And

what if I'm not smart enough to get into college at all?"

### Can I Afford College?

Here's some good news: You don't have to let money stand in the way of getting a college education. Every year, millions of college students receive what is known as "financial aid."

That's money in the form of grants, scholarships, and loans that can be used to help cover the costs of college.

And here's even more good news. Although

some financial aid is awarded on the basis of academic performance, most is given out on the basis of need. The more money you need, the more you get. With financial aid, even the most expensive college may be within your reach.

Once you have a better idea of what colleges you may want to attend, you'll want to learn much more about how to apply for and get financial aid. Check out pages 20-21 of this booklet for some suggestions on where to start this search.



The average college graduate makes about \$48,000 a year compared to the average high school dropout who makes only \$16,000. **That's a difference of \$32,000 a year.**

## Am I Smart Enough?

How many times have you heard that some people are “born with brains,” while others “just don’t have what it takes”? Well, guess what? That’s a big lie. Despite what you may hear, success just doesn’t come “naturally.” Ask some successful people how they’ve made it. They’ll tell you that success happens when you set goals for yourself, come up with a realistic plan to achieve those goals, and stick to that plan faithfully. They’ll tell you that success depends on hard work. And most



important, they’ll tell you that the path to success **STARTS NOW.**

That’s where this booklet comes into play. This

booklet can give you a head start on planning your path to college. It will help you figure out:

- ◆ What colleges want from high school students.
- ◆ What courses you should take in middle and high school to best prepare for college.

◆ Where to go for extra help if you feel you may be slipping behind.

◆ Where to get more information on these subjects, as well as on the “nuts and bolts” of choosing, applying to, and paying for college.

We know you have a lot of pressures in your life right now. But a good education matters more today than ever before. It’s worth it to spend some time thinking about how you can get the life you want – and deserve. We hope this booklet helps.

# Getting Into College: What Counts

What do colleges look for in the students they accept? It's hard to give one answer to this question because different colleges look for different things. Still, there are a few things that almost all colleges consider: 1) your high school academic record; 2) standardized test scores; and 3) personal qualities.

## High School Academic Record

Your high school academic record (or transcript) is by far the most important factor colleges consider when deciding

whom to accept. A transcript lists all the courses you take in high school along with the grade you earn in each course. Simply put: Without a solid transcript, most colleges (especially the really good ones) won't even look at you.

What makes for a solid transcript? Colleges want to see good grades, but even more important, colleges want to see that you take challenging academic courses. The next section of this booklet talks more about what those courses are and how to do well in them.

## Standardized Tests

Although not as significant as transcripts, many colleges do look at standardized test scores when deciding whom to admit.

The two most common standardized tests (sometimes called "college entrance exams") are the SAT I and ACT. Both test your math, reading, and reasoning skills. Some colleges might require the SAT I, some the ACT, and some might accept either. A college might also require or encourage you to take one or more "SAT II Subject Tests" – for example, in



Your high school academic record (or transcript) is by far the most important thing colleges consider when deciding whom to accept. **Without a solid transcript, most top colleges won't even look at you.**

writing, math, history, biology, or a foreign language. In all cases, the key is to find out a particular college's requirements well before you apply. We'll talk about how to do that at the end of this section.

Since many colleges only look at your best standardized test score, many high school students take the SAT I or ACT at least twice: for example, once during their junior year and once during

the fall of their senior year. Just remember that every time you take either test, you need to sign up well in advance. For information on how to sign up, talk to a librarian or high school guidance counselor. Or see page 25 in this booklet to find out how to contact the SAT and ACT programs directly.

How can you do well on the SAT I or ACT? For one thing,

it's a good idea to take as many practice tests as possible. You can get books at libraries or bookstores that contain sample test questions and tips on how to improve your scores. Also, most students who take the SAT I also take the PSAT near the start of their junior year. This is a practice test to help you prepare for the SAT I. If you do very well on the PSAT, you may even qualify for a special scholarship.

You may be thinking: "Great. In order to do well on standardized tests, I need to do extra





Many colleges also consider **scores on standardized tests**, such as the **SAT I and the ACT**. The best way to do well on these tests is to do exactly what you should be doing in school anyway to get into college: Take challenging academic courses.

work on top of my regular studies.” That’s true to some extent, but there’s some good news. The best way to do well on the SAT I or ACT is to do exactly what you should be doing in school anyway to get into college: Take challenging academic courses.

Why is that? Remember, the SAT I and ACT measure your reading, math, and reasoning skills. And the best way to develop these skills is to take challenging academic courses. In fact, students who take such courses generally score

higher on the SAT I and ACT than students who don’t.

Again, the next section of this booklet will talk more about what we mean by challenging academic courses.

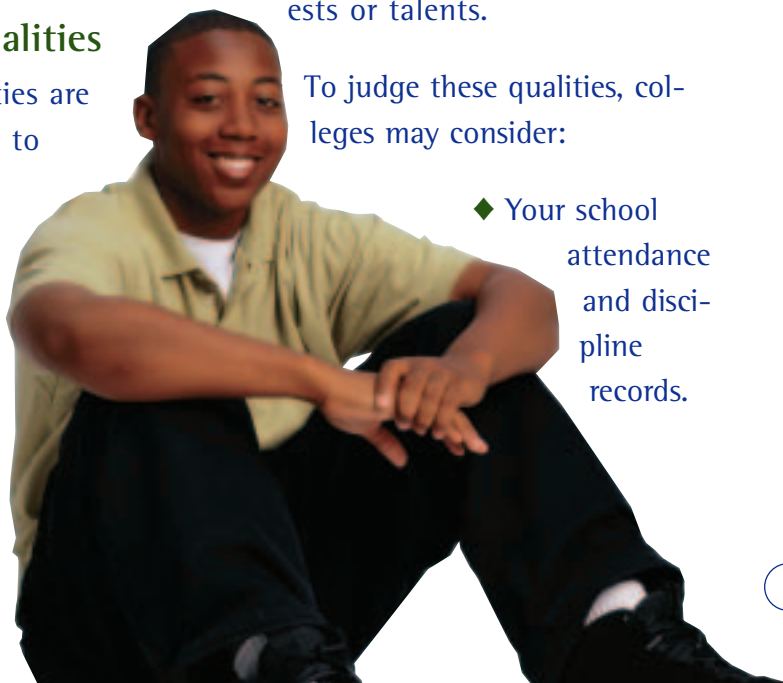
### Personal Qualities

Personal qualities are very important to colleges. At some colleges, they matter even more than standardized test scores. What personal

qualities count? The ones that have always counted and always will. Colleges are looking for students who are honest, hard-working, respectful of others, and have special interests or talents.

To judge these qualities, colleges may consider:

- ◆ Your school attendance and discipline records.



Because admission requirements differ, it's a good idea to **get information from colleges as early as possible.** The first or second year of high school is a good time to start.

- ◆ Your participation in extracurricular activities. Examples include sports, the drama club, the debate club, the student newspaper, the school choir or band, or volunteer work in your community.
- ◆ Written recommendations from teachers, guidance counselors, and other adults who know you well.
- ◆ Personal essays you write as part of the application process.
- ◆ How you do in an interview with a representative from the college you are applying to (if required).

So now you have a sense of what colleges are looking for: 1) your high school academic record; 2) standardized test scores; and 3) personal qualities. Just remember that colleges might consider other things in addition to the ones we just mentioned. Or they may place more emphasis on some than on others.

As we said earlier, the key is to find out a particular college's admission requirements long before you apply. This is not as hard as it sounds. First, go to your local library and ask a

librarian to help you find guidebooks that list requirements for different colleges. These books should also provide college addresses, telephone numbers, and other key facts. Then, write or call the colleges you are interested in. Ask them to send you materials about their admission requirements and academic programs. Even if you're not sure about what colleges you may want to attend, we encourage you to collect this information as early as possible. The first or second year of high school is a good time to start.

## Before You Go Any Further – Make Sure You Don't Go It Alone

Sometimes, it seems that adults speak a different language. But let's face it: In order to succeed in high school and college, you need to have a few adults on your side. In some ways, you have no choice. For example, you will need your parent or guardian to help you fill out college applications and financial-aid forms, and you will need teachers, guidance counselors, and other adults to write recommendations for colleges.

The key is finding adults you can trust. Start with your own family: parents, grandparents, aunts,

uncles, older brothers and sisters. Then, try adults in your school: teachers, guidance counselors, librarians, teachers' aides, coaches, secretaries, and nurses. And don't forget other people in your community: your minister, priest, or rabbi; the director of your after-school program; or your boss, if you have a part-time job.

You'll probably want to find at least a couple of adults who went to college themselves. This way, you can ask them some questions about their own educational experiences. For exam-

ple, what kinds of courses did they take in high school? Did these courses prepare them for college and work? How did they pay for college? The answers will probably vary, but you may be surprised to hear that they once had many of the same questions that you have now.

As the years pass, keep these adults involved in your life. They might not have all of the answers all of the time, but at the very least, it will be nice to know that you don't have to make every tough decision by yourself.



# How To Build a Strong Academic Record

It's worth repeating: Your high school academic record is the single most important thing colleges consider when deciding whom to accept. So, how do you get a good one? The answer is: Take challenging academic courses and work hard to get good grades. Here are the longer answers to some common questions.

## ? *What Kinds of Courses Should I Take in High School?*

When you enter high school, you'll probably face many choices about what courses to take. Taking easy courses so you can "get by" is

always the wrong choice. It may be tempting to take easy courses. This way, you can sail through high school and have more time to hang out with friends. But let's get real: Getting into college is competitive. Colleges don't want students with a "get-by" education when they know they can have their pick.

To build a strong high school academic record, you need to take challenging courses in subjects such as math, English, science, history, and a foreign language. You may want to take additional courses based on your

interests, but these are the main courses colleges want you to take.

Taking challenging courses in math, English, science, history, and a foreign language will pay off. Students who take such courses and work hard do better in high school, score higher on standardized tests, and get into better colleges. Taking these courses will also help you build the basic skills that you are going to use all of your life, no matter what you do for a living.

You might be thinking: "This doesn't make any sense. If I take easy courses, at least I can get all

To build a strong high school academic record, you need to **take challenging courses in math, English, science, history, and a foreign language.**

If you want to go to college, it's better to get B's in tough courses like these than straight A's in easy courses.

A's. And isn't that what colleges want to see?" Wrong! If you remember one thing from this booklet, remember this: Good colleges would much rather accept a student who gets straight B's (and even an occasional C) in challenging courses than a student who gets straight A's in easy courses.

### ? What Are Some Examples of "Challenging" Courses?

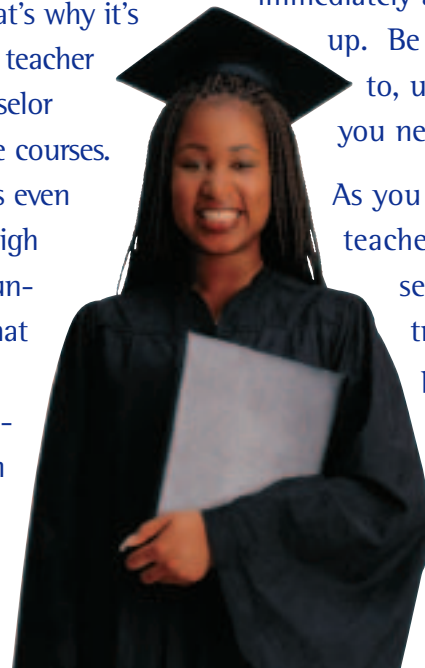
You may be thinking: "Math, English, science, history, and a foreign language. I'm starting to get the picture. But there are lots of courses that have 'math' or

'English' or 'science' in the title. How do I know which courses are the challenging ones that colleges want me to take?"

Good question. The answer depends a lot on the courses your school offers. That's why it's smart to talk to a teacher or guidance counselor before you choose courses. If possible, do this even before you start high school. Tell a counselor or teacher that you want to take challenging academic courses (often called "college

prep" courses) because you are serious about doing well in high school and going to college – even if it means getting a little extra help to catch up. If a guidance counselor or teacher is not immediately available, don't give up. Be a pest, if you have to, until you get the help you need.

As you sit down with teachers, guidance counselors, and other trusted adults to pick the right courses, keep in mind these helpful hints:





Ask a teacher, guidance counselor, or other trusted adult to help you choose the most challenging courses offered at your school. If possible, **do this even before you start high school.**

Try to take algebra and geometry as soon as possible – preferably by the end of the eighth and ninth grades. It’s a fact: Students who take algebra and geometry early on are much more likely to go to college than students who don’t. One reason is that you generally must take algebra and geometry before you can take advanced math and science courses such as trigonometry, calculus, chemistry, and physics. And these advanced courses are exactly the kinds of courses colleges want you to take.

Consider learning a foreign language as soon as possible –

preferably before you start high school. The longer you study a foreign language, the more interested colleges will be in you. Many colleges require students to study at least two years of the same foreign language, and just about all of them prefer as many years as possible. Studying a foreign language has other benefits, too. It will increase your verbal skills, which could mean a higher SAT I or ACT score. It will show your future employers that you’re ready to compete in the “global economy,” increasing your chances of landing an exciting job that involves travel to faraway places.

And it will deepen your understanding of other people and ways of life. Wouldn’t it be fun to visit a country such as Mexico, Spain, France, Russia, or Japan and be able to speak their language?

Once you start high school, ask about the specific courses listed in the table on the following page.

Students who take challenging courses such as these and work hard at them do better in high school, score higher on standardized tests, and get into better colleges. Some colleges require many of these courses. Contact the colleges you’re interested in to find out.

## Recommended High School Coursework

Subjects	Math	English	Lab Science	History	Foreign Language	Arts	Electives
Number of Years	4	4	3	3	3 (in the same language)	1–3	1–3
Types of Courses	Algebra I Geometry Algebra II Trigonometry Pre-calculus Calculus	Composition American Lit. English Lit. World Lit.	Earth Science Geology Biology Chemistry Physics	U.S. History European History World History U.S. Government Geography Civics	Spanish French German Latin Russian Japanese	Art Dance Drama Music	Computer Sci. Statistics Economics Psychology Communications

### Ask about higher-level courses.

Many high schools offer Advanced Placement (AP), International Baccalaureate (IB), Honors, Gifted, or Enrichment programs. If your high school does, see what you have to do to get into one of these programs. Because these programs tend to be very challenging, students who participate in them have an even better chance of going on to good colleges and getting good jobs.

**Avoid courses in the general track.** Such courses might include “general math,” or “general science.” Courses in the

general track are often less challenging than the courses listed in the table above. Remember: Colleges want you to take the most challenging courses that are offered at your school.

### ? Do I Really Need To Take Challenging Courses in All Subjects?

You may be thinking: “Okay, I’ll take challenging courses, but just not in math. I hate math, and I’ll never use it anyway. Besides, if I take easy math courses, then I can concentrate on the subjects that I am good at.”

It’s natural to want to take courses in subjects that you like and do well in. It’s fun, and it makes you feel good about yourself. And over time, you’ll probably want to focus more on the subjects you like.

But it’s also important to take courses in areas that you are not necessarily that good at or interested in – at least not yet. Why? The biggest reason is that colleges like to see academic achievement in many subjects. In fact, most colleges would rather accept a student who is solid (but not great) in many areas than one who is great in one area but bad in all the rest.



It's important to take challenging courses in all subjects. Most colleges would rather accept a student who is solid in many areas than one who is great in one area but bad in all the rest.

Another reason is that your interests might change, just as your tastes in foods or music or clothes will undoubtedly change. There's so much to learn out there that it's simply too early to rule anything out.

### ? *What If I Don't Want To Go to College Right After High School?*

So far, this booklet has mainly talked about what you need to do to prepare for a four-year college or university, where you would earn what's called a "bachelor's degree." We've done so because, for the most part, people who finish four

years of college have more job opportunities and earn more money than people who don't.

However, if you feel that you won't be ready for a four-year college right after high school, you still have many options.

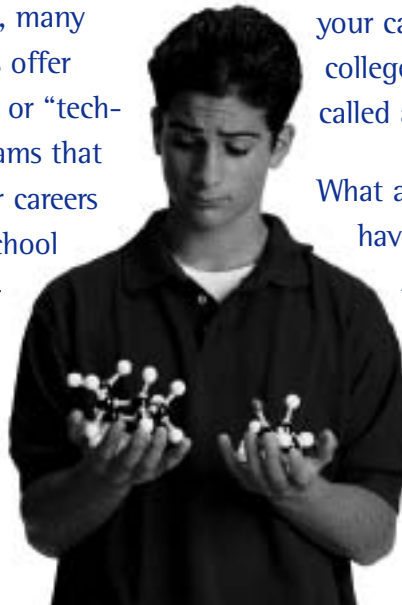
For example, many high schools offer "vocational" or "technical" programs that train you for careers after high school in a particular field.

One good option you

may want to ask a teacher or guidance counselor about is a vocational program with ties to a local two-year "junior," "community," or "technical" college. These programs, often called "tech-prep," "2+2," or "school-to-career," allow you to continue your career training at a two-year college until you earn what's called an "associate's degree."

What are some of the benefits of having an associate's degree?

Although associate's degree graduates, in general, have fewer career options than bachelor's degree grad-



If you feel that you won't be ready for a four-year college right after high school, you still have many options.

**One good bet is a “vocational” or “technical” program** with ties to a local two-year community college.

uates, associate's degree graduates are often able to land high-paying jobs in fields they enjoy. For example, the following are just a few of the jobs open to associate's degree graduates: computer technician, nurse, commercial artist, medical assistant, executive secretary, hotel/restaurant manager, and auto mechanic.

And here's another big benefit of having an associate's degree: If you decide later in life that you want to continue your education,

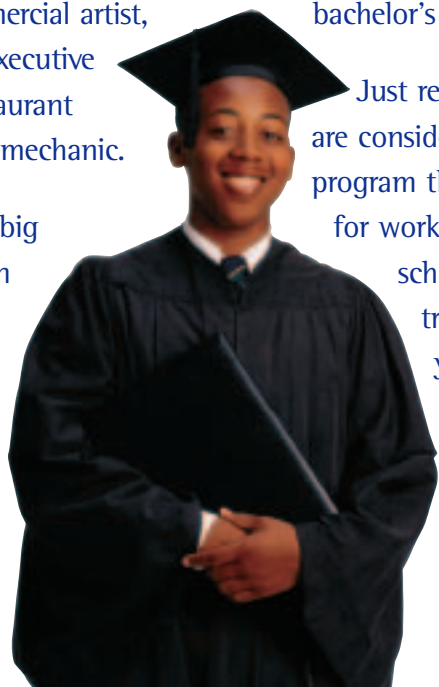
many four-year colleges will accept an associate's degree as credit toward a bachelor's degree. This means, for example, that you may only have to go to college for another two years before earning a bachelor's degree.

Just remember: If you are considering a vocational program that prepares you for work right after high school or for more training at a two-year college, make sure the program is a good one. Some vocational

programs teach very narrow skills that end up being outdated by the time you graduate. This makes it hard to find a job.

How can you tell if a vocational program is a good one? Here are some questions you might want to ask a teacher or guidance counselor:

- ◆ Do students in the vocational program finish high school, or do most of them drop out?
- ◆ Do students in the vocational program take the kinds of challenging academic courses that a college would accept?



Academic success just doesn't come "naturally." Just like doing well in sports, music, or the arts, **doing well in school takes time, effort, and determination.**

- ◆ Do students in the vocational program later go on to two- or four-year colleges?
- ◆ Do students in the vocational program eventually land good, high-paying jobs in their field, or do most end up working for minimum wage – for example, flipping burgers?

### ? *Am I Really Smart Enough?*

You might be thinking: "I would like to take challenging courses, but I'm just not smart enough. Tough courses are for the bright

kids, not me." The sad part is that students who believe they are "dumb" usually do poorly in school. On the other hand, most students who believe they can achieve do achieve. It's not magic. It's because if you believe you can achieve, you make it your business to do that.

Any person who has made it would say the same: Success doesn't just come "naturally." It takes hard work. This is true no matter what you do in life. Just think for a second about your favorite professional athletes. If basketball is their game, do you think they were

ready to play in the NBA or WNBA the first time they stepped onto a court? Or your favorite musicians. If they sing, how many sour notes do you think they hit before being good enough to perform in front of thousands of people? Or your favorite movie stars. How many small roles do you think they were forced to take before getting their big break?

Or think about your own life. Remember the first time you drew a picture, threw a football, performed in a play, or tried a musical instrument. Pretty embarrassing, right? But with practice and

If you feel you might be slipping behind, ask a teacher, counselor, or other trusted adults if they know of any “extra help” or tutoring programs that can help you stay on top of your studies.

coaching, you got better. Doing well in school is no different from doing well in sports, music, the arts, or any other activity. It takes time, effort, and determination. This means participating in classroom lessons, completing homework assignments, and studying for tests and quizzes.

Because you will be taking challenging courses, doing well won't always be easy. For example, if you study Shakespeare's plays in English class, you may need to read a passage from *Romeo and Juliet* two or three times before you understand it.

Or, you might not be able to solve a tough geometry problem the first time around. The key is not to let a few setbacks stop you from going after what you want. Everyone struggles with Shakespeare and geometry. And, as you'll see soon, there are people out there who can help you when you need a boost.

Think about it this way. Whom do you respect more: a track-and-field high jumper who sets the bar a foot off the ground and clears it every time or a jumper who sets the bar six feet off the ground and misses it by

inches on his first attempt but clears it on his second or third?

**?** *Okay. I Get Your Point. But Where Can I Get Extra Help if I Need It?*

If you feel you may be slipping behind in your studies, there are many people out there who can and want to help you. They may include:

**Family members.** Talk to a parent, grandparent, aunt, uncle, or older sibling. Who knows? You may discover a math whiz in your own family. And even if family members

If help is not immediately available, **don't give up.**  
Keep asking until you get the help you need.  
Remember: It's **your future** that's at stake.

can't help you do your algebra homework, they may be able to help you find someone who can.

**Adults at your school.** Talk to a teacher, guidance counselor, librarian, or principal. Ask them if they know of any before-school, after-school, or summer school “extra help” or tutoring programs. You may also want to ask about special “mentor” programs. Through a mentor program, you are paired with a college student or graduate who can help you with your studies and give you advice on how to plan for college.

**Adults in your community.**

Talk to trusted adults at your local library, church or synagogue, youth center (such as the YMCA/YWCA or Boys/Girls Club), or community group (such as the NAACP or Urban League). These places often run after-school programs and other activities.

**Friends.** Think about forming study groups with your friends, especially the ones who are also serious about going to college. Not only does group learning help, it can be a lot more fun.

Sometimes, you'll get help the first time you ask for it. Other times, help may not be immediately available. If this is the case, we remind you again: Don't give up. Do what it takes to get the help you need. After all, it's nothing less than your future that's at stake.



# Knowing the “Nuts & Bolts”

This booklet has mainly talked about what you need to do academically in order to get into a good college. We made this our focus because academics matter most. If you don't take care of the academic part, you can pretty much kiss your chances of getting into a good college goodbye.

If, however, you're serious about your future, there's also other information you should keep in mind. It's what you might call the “nuts and bolts” of getting into and paying for college. We're not going to talk too much about these nuts and bolts

in this booklet – just let you know what some of them are. But if you want to find out more (and if you want to get into college, you'll have to), there are plenty of places to get good information. Some of the best places are listed on pages 20-21.

What are some of these nuts and bolts? They include:

## **Choosing the Right College.**

There are thousands of colleges and universities in this country. As we talked about earlier, there are two-year colleges and four-year colleges. There are also

“private” and “public” colleges (public colleges tend to cost less than private colleges). With help from family members and other adults, it'll be your job to choose the college that best matches your needs, strengths, and interests.

**Signing Up To Take the SAT I or ACT.** As we pointed out earlier, many colleges require that you take either one test or the other – usually no later than the fall of your senior year (although it's a good idea to take the test at least once during your junior year as well).

To have a chance of being accepted by a college, **you must fill out all application forms on time.** The same is true if you want financial aid. It's smart to start working on these forms as early as the summer after your junior year in high school.

Just remember, every time you take either test, you must sign up well in advance.

**Completing College Application Forms on Time.** If you decide that you might like to attend a particular college, you'll want to call or write the admissions office at that college and ask for an application packet. In order to have a chance of being admitted to that college, you must fill out all application forms by the posted dead-

lines. Beware: Filling out college application forms can take a lot of time. For example, colleges often require that you write personal essays as part of your application and that you gather letters of recommendation from teachers. To avoid last-minute "freak-outs," it's smart to start collecting forms during your junior year and to begin

filling them out during the following summer.

**Completing College Financial-Aid Forms on Time.** Thanks to financial aid, just about everyone can afford college. The catch is that you and a parent or guardian must be willing to do the paperwork. That means filling out and completing one or more financial-aid forms by the posted deadlines. A guidance counselor should be able to help you get the right forms, or you can check out some of the resources listed on pages 20-21.





# Where To Get More Information

As you continue to learn about how to prepare for college, including the “nuts and bolts,” you’re going to have a lot of questions. In fact, the more you learn, the more questions you’ll probably have. That’s good. Never stop asking questions, and never stop looking for answers.

What follows are some good places to begin your quest for information. They’ll probably lead you to other sources, which, in turn, will lead to others, and so on and so on. Before you know it, you’ll be an expert yourself – and in control of your future.

## General Information

### Your School or Local Library.

This may be the best place to start your search. Libraries have all sorts of books and pamphlets on how to prepare for, choose, apply to, and pay for college. Many also have access to the Internet, where you can get even more information. Ask a librarian for help.

**Trusted Adults.** Pick their brains for every last bit of information. Try also to find adults who went to college.

### The U.S. Department of

**Education.** Call their toll-free hotline, 1-800-USA-Learn, and ask an operator to send you some of their free publications on preparing for college, including: *Think College? Me? Now?* and *Getting Ready for College Early*. Or visit the Department’s Web page, specially designed for middle and high school students: [www.ed.gov/students](http://www.ed.gov/students).

**The Internet.** There are many useful sites about college on the Web. Usually, one site leads to many others. Two good sites to start at are: [www.collegeispossible.org](http://www.collegeispossible.org) and

As you prepare for college, keep asking questions, and keep looking for answers. The more information you have, the more **you'll be in control** of your future.

[www.collegeboard.org](http://www.collegeboard.org) (click on the section “Students and Parents”).

## Standardized Tests

**SAT I and II.** For general information, call the SAT Program at 609-771-7600 (this is a toll call) or visit the SAT Web site at: [www.collegeboard.org](http://www.collegeboard.org). (Click on “Students and Parents,” scroll down to “Taking the Tests,” and click on “SAT I/II.”)

**ACT.** For registration information, call 319-337-1270 (toll call) or visit the ACT Web site at: [www.act.org](http://www.act.org).

**PSAT.** For general information, call 609-771-7070 (toll call) or visit the PSAT Web site at: [www.collegeboard.org](http://www.collegeboard.org). (Click on “Students and Parents,” scroll down to “Taking the Tests” and click on “PSAT/NMSQT.”)

## Paying for College

**Talk to a Guidance Counselor.** Your guidance counselor should be able to help you identify various sources of financial aid and walk you through the maze of application forms. If not, talk to another trusted adult at your school, such as a teacher.

**U.S. Department of Education.** Call their toll-free financial-aid hotline, 1-800-4-FED-AID, and ask an operator to send you some of their free publications, including: *The Student Guide* and *Funding Your Education*. Or visit the Department’s financial-aid Web site for students at: [www.ed.gov/finaid](http://www.ed.gov/finaid).

**The Internet.** A great site to start at is: [www.finaid.org](http://www.finaid.org).

# Keep Your Eyes on the Prize

Congratulations. You've made it to the end of this booklet.

Whether you realize it or not, you've already taken one big step toward getting the life you want.

Not as awful as you thought, right? At least we hope so.

Throughout this booklet, we've tried to talk straight with you. Getting into college will take some real effort on your part. There are no shortcuts. No free passes. First and foremost, you'll have to do well in school by taking challenging courses and working hard at them. Then, you'll have to remember to take care of the "nuts and bolts."

At the same time, you've learned the good news: If you're willing to put in the work, you CAN get into and afford college.

Chances are that some of you still have doubts: "All this hard work. Will it really pay off?"

You be the judge. In today's world, a high school diploma is a must. And a college diploma is becoming just as important. Remember all the jobs listed at the beginning of this booklet? You pretty much need to be a college graduate to get those jobs. And remember the num-

bers: A college graduate today earns about \$30,000 a year more than a high school dropout. By the time you graduate, that difference is sure to be even greater.

Yes, a good education is going to take some sweat – maybe even some tears. But of all the things that you could invest in – from CDs to clothes to cars – can you think of anything more valuable than your mind? CDs scratch. Clothes go out of style. Cars stop running. Your mind is the only thing that you're going to have all your life. You better make sure that it works.

# Hard Work Pays

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